



Order Filed on April 6, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

836760  
PHELAN HALLINAN DIAMOND & JONES, PC  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
856-813-5500  
Attorneys for U.S. BANK TRUST, N.A., AS  
TRUSTEE FOR LSF10 MASTER PARTICIPATION  
TRUST

In Re:

Brian McCann  
Bonnie McCann

Case No: 17-32785 - MBK

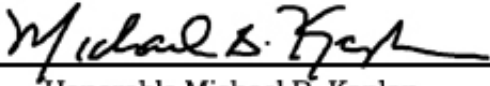
Hearing Date: March 25, 2020

Judge: MICHAEL B KAPLAN

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
MOTION TO EXTEND THE AUTOMATIC STAY**

The consent order set forth on the following page, numbered two (2) is hereby  
**ORDERED.**

**DATED: April 6, 2020**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This Consent Order pertains to the property located at 20 RHODE ISLAND DRIVE, JACKSON, NJ 08527, mortgage account ending with "6713";

THIS MATTER having been brought before the Court by, James J. Cerbone, Esquire attorney for debtors, Brian McCann and Bonnie McCann, upon the filing of a Motion to Extend the Automatic Stay; and Caliber Home Loans, Inc., by and through its attorneys, Phelan Hallinan Diamond & Jones, PC, having filed an Objection to said Motion, and the parties having resolved their differences, and for good cause shown, it is **ORDERED** that Debtor's Motion to Reinstate the Automatic Stay is resolved, subject to the following conditions:

1. The Automatic Stay is **REINSTATED** as to Secured Creditor.
2. Beginning April 1, 2020, Debtors will continue to make regular monthly payments in accordance with the terms of the Mortgage and Note.
3. The Debtors will remain current from this day forward in accordance with the terms of the Mortgage and Note.
4. The Debtors acknowledge that the monthly mortgage payment amount is subject to change in accordance with the terms of the Mortgage and Note.
5. The Debtors agree that if the regular monthly mortgage payment commencing February 1, 2020, is more than thirty (30) days late, counsel for the Secured Creditor may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay.
6. In the event the Debtor converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor shall cure all pre-petition arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. If the Default is not cured within ten (10) days of conversion, counsel for the Secured Creditor may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay, waiving FED. R. Bankr. P. 3002.1.